

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) NO. 18-05190
)
WILLIAM P. GALLOS) HON. JANET S. BAER
) BANKRUPTCY JUDGE

CERTIFICATE OF SERVICE

The undersigned certifies that she caused a copy of the attached Notice of Trustee's Final Report and Applications for Compensation to be served upon the parties listed on the attached Service List, by depositing a copy of same, postage prepaid, in the U.S. Mail, on this 24th day of April, 2019 at 3400 W. Lawrence Ave., Chicago, Illinois.

/s/ Brenda Porter Helms

Brenda Porter Helms
#6184302
The Helms Law Firm, P.C.
3400 W. Lawrence Avenue
Chicago IL 60625
(773) 463-6427
(773) 267-9405 (fax)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In Re: §
§
WILLIAM P GALLOS § Case No. 18-05190
§
Debtor §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRENDA PORTER HELMS, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 05/24/2019 in Courtroom 240,

Janet S. Baer
Kane County Courthouse
100 S. Third Street
Geneva Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/24/2019

By: /s/ Brenda Porter Helms
Trustee

BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 15,000.00
and approved disbursements of \$ 91.14
leaving a balance on hand of¹ \$ 14,908.86

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	CITIMORTGAGE, INC.	\$ 148,582.04	\$ 0.00	\$ 0.00	\$ 0.00
3	CITIBANK, N.A.	\$ 30,377.70	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 14,908.86

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: THE HELMS LAW FIRM PC	\$ 2,250.00	\$ 0.00	\$ 2,250.00
Trustee Expenses: THE HELMS LAW FIRM PC	\$ 20.00	\$ 0.00	\$ 20.00

Total to be paid for chapter 7 administrative expenses \$ 2,270.00

Remaining Balance \$ 12,638.86

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 86,339.36 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	CAPITAL ONE BANK (USA), N.A.	\$ 9,925.52	\$ 0.00	\$ 1,452.96
4	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 28,609.94	\$ 0.00	\$ 4,188.09
5	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 14,624.62	\$ 0.00	\$ 2,140.84
6	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 5,450.08	\$ 0.00	\$ 797.81
7	ON DECK CAPITAL, INC.	\$ 26,676.25	\$ 0.00	\$ 3,905.03

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
8	PYOD, LLC ITS SUCCESSORS AND ASSIGNS	\$ 1,052.95	\$ 0.00	\$ 154.13

Total to be paid to timely general unsecured creditors \$ 12,638.86

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Brenda Porter Helms

Trustee

BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

SERVICE LIST

Capital One Bank
P.O. box 71083
Charlotte NC 28272

Citimortgage
P.O. Box 6030
Sioux Falls SD 5711

PYOD LLC
(Citibank)
Resurgent Capital Services
P.O. Box 19008
Greenville SC 29602

On Deck Capital
101 W. Colfax Ave. 10th Floor
Denver CO 80202